



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
December 31, 2021
page 1 of 2

██████████ 8747

31 T 23 00000 R EM AO
HUMAN PHENOME DIVERSITY FOUNDATION
26845 CHAPEL HILL DR
NORTH OLMSTED OH 44070-1817

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 11-30-21	\$5,568.40
1 Addition	+136.06
1 Subtraction	-44.28
Net fees and charges	-5.00
Ending balance 12-31-21	\$5,655.18

Additions

<u>Deposits</u>	<u>Date</u>	<u>Serial #</u>	<u>Source</u>	
	12-22		Mobile Check Deposit	\$136.06
Total additions				\$136.06

Subtractions

<u>Withdrawals</u>	<u>Date</u>	<u>Serial #</u>	<u>Location</u>	
	12-24		Proquestebs 734 800-521-0600 MI USA	\$44.28
Total subtractions				\$44.28

Fees and charges

<u>Date</u>		<u>Quantity</u>	<u>Unit Charge</u>	
12-10-21	Nov Cashflow Lite User(s)	1	5.00	-\$5.00
Fees and charges assessed this period				-\$5.00

CUSTOMER ACCOUNT DISCLOSURES

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
	TOTAL →		\$
6	Enter ending balance shown on your statement.		
	\$		
	TOTAL →		\$
7	Add 5 and 6 and enter total here.		
	\$		
	TOTAL →		\$
8	Enter total from 4.		
	\$		
	TOTAL →		\$
9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
This amount should agree with your check register balance.			



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Beginning balance 10-31-21	\$8,850.69
7 Subtractions	-3,202.29
Net fees and charges	-80.00
Ending balance 11-30-21	\$5,568.40

Subtractions

Withdrawals Date	Serial #	Location	
11-5	379304	Internat Wire Wd Silverline Medic 7286	\$275.00
11-5	379257	Wire Withdrawal Payward Ventures 4309	2,000.00
11-9		POS Mac Target T- 1407 University OH	21.59
11-18		Uber Trip 8005928996 CA USA	45.40
11-18		Uber Trip 8005928996 CA USA	40.59
11-22		POS Exa Best Buy #271 Mayfield H OH	755.99
11-29		Amzn Mktp US*Tf Amzn.Com/Bill WA USA	63.72
		Total subtractions	\$3,202.29

Fees and charges

Date		Quantity	Unit Charge	
11-5-21	Outgoing International Wire Fee	1	45.00	-\$45.00
11-5-21	Fedwire Service Charge	1	30.00	-30.00
11-8-21	Oct Cashflow Lite User(s)	1	5.00	-5.00
	Fees and charges assessed this period			-\$80.00

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					TOTAL →		\$		
					6 Enter ending balance shown on your statement. \$				
					7 Add 5 and 6 and enter total here. \$				
				8 Enter total from 4. \$					
				9 Subtract 8 from 7 and enter difference here. \$					
TOTAL →		\$		This amount should agree with your check register balance.					



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October 31, 2021
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Beginning balance 9-30-21	\$17,518.47
3 Additions	+3,512.12
3 Subtractions	-12,094.90
Net fees and charges	-85.00
Ending balance 10-31-21	\$8,850.69

Additions

Deposits	Date	Serial #	Source	
	10-21		Mdpi Ag Basel Che Che	\$1,492.35
	10-21		Reverse Foreign Transaction Fee	44.77
	10-25	213325	Wire Deposit Ulster Institute 9321	1,975.00
Total additions				\$3,512.12

Subtractions

Withdrawals	Date	Serial #	Location	
	10-4		Estore Onthehub 613-526-3005 DE USA	\$94.90
	10-4	998712	Wire Withdrawal Prolific Academi 6139	10,000.00
	10-19	161664	Wire Withdrawal Payward Ventures 4309	2,000.00
Total subtractions				\$12,094.90

Fees and charges

Date		Quantity	Unit Charge	
10-4-21	Fedwire Service Charge	1	30.00	-\$30.00
10-8-21	Sep Cashflow Lite User(s)	1	5.00	-5.00



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**Fees and
charges**
(con't)

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
10-19-21	Fedwire Service Charge	1	30.00	-30.00
10-25-21	Fedwire Service Charge	1	20.00	-20.00
Fees and charges assessed this period				-\$85.00



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**KeyBank
Customer Disputes
NY-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12206**

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Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively “advances”) from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the “Average Daily Balance” of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

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Cleveland, Ohio 44101-4518

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	TOTAL →		\$	
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As of November 1, 2021, our Agreement for Small Business Debit Card and Electronic Funds Transfer Services has been updated and this Account will no longer receive provisional credit for a disputed transaction(s). However, you will not be responsible for unauthorized transactions when you safeguard your Card from risk of loss or theft and promptly report any loss or theft once discovered.

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 8-31-21	\$10,275.45
1 Addition	+20,000.00
16 Subtractions	-12,686.98
Net fees and charges	-70.00
Ending balance 9-30-21	\$17,518.47

Additions

Deposits	Date	Serial #	Source	
	9-20		Mobile Check Deposit	\$20,000.00
Total additions				\$20,000.00



Business Banking Statement
September 30, 2021
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[REDACTED] 8747

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	9-1		ATM Mac Banco Santander Portomarin	\$181.79
	9-1		Foreign Transaction Fee	5.45
	9-7		ATM Mac Banco Santander Arzua	182.37
	9-7		Foreign Transaction Fee	5.47
	9-7		ATM Mac B B V A Santiago D	192.42
	9-7		Foreign Transaction Fee	5.77
	9-8		ATM Mac B B V A Santiago D	130.72
	9-8		Foreign Transaction Fee	3.92
	9-13		Uber *Trip Help.Uber.Com Nld Nld	20.53
	9-13		Foreign Transaction Fee	0.61
	9-13		Uber *Trip Help.Uber.Com Nld Nld	16.44
	9-13		Foreign Transaction Fee	0.49
	9-16	776654	Internat Wire Wd Emil Kirkegaard 1207	5,000.00
	9-17		Mdpi Ag Basel Che Che	1,501.95
	9-17		Foreign Transaction Fee	45.05
	9-24		Wegman Hesler & 216-642-3342 OH USA	5,394.00
Total subtractions				\$12,686.98

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
9-9-21	Aug Cashflow Lite User(s)	1	5.00	-\$5.00
9-16-21	Outgoing International Wire Fee	1	45.00	-45.00
9-30-21	International ATM Withdrawal Fee	4	5.00	-20.00
Fees and charges assessed this period				-\$70.00



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	TOTAL → \$	
7	Add 5 and 6 and enter total here.	
	\$	
	TOTAL → \$	
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	\$	
	TOTAL → \$	
9	Subtract 8 from 7 and enter difference here.	
	\$	
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HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 7-31-21	\$9,341.38
1 Addition	+1,985.62
29 Subtractions	-1,021.55
Net fees and charges	-30.00
Ending balance 8-31-21	\$10,275.45

Additions

Deposits	Date	Serial #	Source	
	8-26		Mobile Check Deposit	\$1,985.62
Total additions				\$1,985.62



Business Banking Statement
August 31, 2021
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[REDACTED] 8747

Subtractions

<i>Withdrawals Date</i>	<i>Serial #</i>	<i>Location</i>	
8-6		Uber Trip 8005928996 CA USA	\$47.27
8-6		Uber Trip 8005928996 CA USA	33.25
8-10		Uber Trip 8005928996 CA USA	42.18
8-10		Uber Trip 8005928996 CA USA	33.52
8-11		Sangria Y Tapas Westlake OH USA	84.69
8-16		Uber *Trip Help.Uber.Com Nld Nld	7.08
8-16		Foreign Transaction Fee	0.21
8-16		Uber *Trip Help.Uber.Com Nld Nld	5.90
8-16		Foreign Transaction Fee	0.17
8-16		Uber *Trip Help.Uber.Com Nld Nld	7.86
8-16		Foreign Transaction Fee	0.23
8-16		Uber *Trip Help Amsterdam Nld Nld	18.61
8-16		Foreign Transaction Fee	0.55
8-17		Uber *Trip Help.Uber.Com Nld Nld	2.36
8-17		Foreign Transaction Fee	0.07
8-17		Uber *Trip Help.Uber.Com Nld Nld	28.44
8-17		Foreign Transaction Fee	0.85
8-17		Uber *Trip Help.Uber.Com Nld Nld	5.90
8-17		Foreign Transaction Fee	0.17
8-17		Uber *Trip Help.Uber.Com Nld Nld	20.33
8-17		Foreign Transaction Fee	0.60
8-19		ATM Mac Av.Hispanidad Madrid	204.08
8-19		Foreign Transaction Fee	6.12
8-23		ATM Mac Banco Santander Astorga	179.28
8-23		Foreign Transaction Fee	5.37
8-23		ATM Mac Banco Santander Astorga	93.91
8-23		Foreign Transaction Fee	2.81
8-27		ATM Mac Banco Santander Villafranc	184.22
8-27		Foreign Transaction Fee	5.52
Total subtractions			\$1,021.55

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
8-9-21	Jul Cashflow Lite User(s)	1	5.00	-\$5.00
8-31-21	International ATM Withdrawal Fee	4	5.00	-20.00
8-31-21	International ATM Inquiry Fee	1	5.00	-5.00
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Cleveland, Ohio 44101-4518

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- The “Interest earned” shown on your statement, if any.

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.	
	Check # or Date	Amount
	TOTAL → \$	
5	List any deposits from your check register that are <i>not</i> shown on your statement.	
	Date	Amount
	TOTAL → \$	
6	Enter ending balance shown on your statement.	
	\$	
7	Add 5 and 6 and enter total here.	
	\$	
8	Enter total from 4.	
	\$	
9	Subtract 8 from 7 and enter difference here.	
	\$	
	This amount should agree with your check register balance.	





KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
July 31, 2021
page 1 of 3

██████████ 18747

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HUMAN PHENOME DIVERSITY FOUNDATION
26845 CHAPEL HILL DR
NORTH OLMSTED OH 44070-1817

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Access your available accounts, transfer funds and view your transactions right from your PC.

KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 6-30-21	\$25,299.62
1 Addition	+1,147.00
6 Subtractions	-17,070.24
Net fees and charges	-35.00
Ending balance 7-31-21	\$9,341.38

Additions

Deposits	Date	Serial #	Source	
	7-28		Wegman Hesler & 216-642-3342 OH USA	\$1,147.00
Total additions				\$1,147.00

Subtractions

Withdrawals	Date	Serial #	Location	
	7-1		Sangria Y Tapas Westlake OH USA	\$127.49
	7-2	960831	Wire Withdrawal Payward Ventures 4309	15,500.00
	7-9		Paypal *Ljlaske ██████████ 7733 CA USA	51.75
	7-20		Cpp*Internation 210-818-9657 TX USA	100.00
	7-20		Cpp*Internation 210-818-9657 TX USA	144.00
	7-27		Wegman Hesler & 216-642-3342 OH USA	1,147.00
Total subtractions				\$17,070.24

Fees and charges

Date		Quantity	Unit Charge	
7-2-21	Fedwire Service Charge	1	30.00	-\$30.00



Business Banking Statement
July 31, 2021
page 2 of 3

██████████ 8747

**Fees and
charges**
(con't)

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
7-9-21	Jun Cashflow Lite User(s)	1	5.00	-5.00
Fees and charges assessed this period				-\$35.00



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	\$			
7	Add 5 and 6 and enter total here.			
	\$			
8	Enter total from 4.			
	\$			
9	Subtract 8 from 7 and enter difference here.			
	\$			
This amount should agree with your check register balance.				
TOTAL →		\$		





KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
June 30, 2021
page 1 of 3

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NORTH OLMSTED OH 44070-1817

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 5-31-21	\$26,522.44
13 Subtractions	-1,222.82
Ending balance 6-30-21	\$25,299.62

Subtractions

Withdrawals Date	Serial #	Location	
6-3		Paypal *Ehrmanf ██████████ 7733 NC USA	\$2.99
6-8		Paypal *Jamesbe ██████████ 7733 CA USA	270.00
6-15		Paypal *Pifferd ██████████ 7733 CA USA	211.24
6-15		Uber Trip 8005928996 CA USA	38.80
6-15		Cabin Club Westlake OH USA	137.40



Business Banking Statement
June 30, 2021
page 2 of 3

██████████ 8747

Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	6-15		Uber Trip 8005928996 CA USA	40.42
	6-17		Uber Trip 8005928996 CA USA	29.42
	6-17		Uber Trip 8005928996 CA USA	25.41
	6-28		Paypal *Pifford ██████████ 7733 CA USA	293.41
	6-29		Uber Trip 8005928996 CA USA	48.15
	6-29		Uber Trip 8005928996 CA USA	44.42
	6-30		Uber Trip 8005928996 CA USA	44.40
	6-30		Uber *Trip Help 8005928996 CA USA	36.76
Total subtractions				\$1,222.82



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	Date	Amount
	TOTAL →	
6	Enter ending balance shown on your statement.	
	\$	
	TOTAL →	
7	Add 5 and 6 and enter total here.	
	\$	
	TOTAL →	
8	Enter total from 4.	
	\$	
	TOTAL →	
9	Subtract 8 from 7 and enter difference here.	
	\$	
	TOTAL →	
This amount should agree with your check register balance.		





KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
May 31, 2021
page 1 of 3

██████████ 8747

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 4-30-21	\$31,957.77
1 Addition	+6,000.00
11 Subtractions	-11,375.33
Net fees and charges	-60.00
Ending balance 5-31-21	\$26,522.44

Additions

Deposits	Date	Serial #	Source	
	5-3		Mobile Check Deposit	\$6,000.00
			Total additions	\$6,000.00



Business Banking Statement
May 31, 2021
 page 2 of 3

[REDACTED] 8747

Subtractions

<i>Withdrawals Date</i>	<i>Serial #</i>	<i>Location</i>	
5-3		Cabin Club Westlake OH USA	\$165.00
5-3		Lyft Ride Fri 8558659553 CA USA	55.68
5-3		Uber Trip 8005928996 CA USA	31.73
5-3	257616	Wire Withdrawal Payward Ventures 4309	5,000.00
5-4	286376	Wire Withdrawal Davide Piffer 1711	5,970.00
5-10		Paypal *Ehrmanf [REDACTED] 7733 NC USA	2.99
5-10		Uber Trip 8005928996 CA USA	38.89
5-10		Uber Trip 8005928996 CA USA	38.43
5-17		Lyft Ride Thu 8558659553 CA USA	11.74
5-21		Paypal *Sapesw [REDACTED] 7733 CA USA	7.95
5-28		Paypal *Helpcou [REDACTED] 7733 CA USA	52.92
Total subtractions			\$11,375.33

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
5-3-21	Fedwire Service Charge	1	30.00	-\$30.00
5-4-21	Fedwire Service Charge	1	30.00	-30.00
Fees and charges assessed this period				-\$60.00



page 3 of 3

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
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6	Enter ending balance shown on your statement.		
	\$		
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7	Add 5 and 6 and enter total here.		
	\$		
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	\$		
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9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
This amount should agree with your check register balance.			





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Business Banking Statement
April 30, 2021
page 1 of 3

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 3-31-21	\$31,940.89
1 Addition	+513.22
5 Subtractions	-496.34
Ending balance 4-30-21	\$31,957.77

Additions

Deposits	Date	Serial #	Source	
	4-23		Mobile Check Deposit	\$513.22
			Total additions	\$513.22



Business Banking Statement
April 30, 2021
page 2 of 3

██████████ 8747

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	4-12		Newegg Inc 8003901119 CA USA	\$172.79
	4-19		Uber Trip 8005928996 CA USA	48.43
	4-19		Expresstaxemp 7048392321 SC USA	59.90
	4-19		Cabin Club Westlake OH USA	163.92
	4-19		Uber Trip 8005928996 CA USA	51.30
Total subtractions				\$496.34



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Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively “advances”) from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the “Average Daily Balance” of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

page 3 of 3

BALANCING YOUR ACCOUNT

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- The “Service charges”, if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have *not* already entered.
- The “Interest earned” shown on your statement, if any.

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.			
	Check # or Date	Amount		
	TOTAL →		\$	
	5	List any deposits from your check register that are <i>not</i> shown on your statement.		
Date		Amount		
TOTAL →		\$		
6	Enter ending balance shown on your statement.			
	\$			
7	Add 5 and 6 and enter total here.			
	\$			
8	Enter total from 4.			
	\$			
9	Subtract 8 from 7 and enter difference here.			
	\$			
This amount should agree with your check register balance.				
TOTAL →		\$		





KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
March 31, 2021
page 1 of 3

██████████ 8747

31 T 23 00000 R EM AO
HUMAN PHENOME DIVERSITY FOUNDATION
26845 CHAPEL HILL DR
NORTH OLMSTED OH 44070-1817

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

KeyNotes

At KeyBank, we want to be sure that you are aware of any changes to your deposit account agreement and disclosures.

Our Real Time Payments (RTP) Deposit Agreement has been updated to state that all receiving accounts for RTP must be located in the United States. If you receive an RTP transaction on behalf of someone else, they must be a resident of or have an account that resides in the United States.

For consumer accounts, if you have questions, you can visit your local branch or call us at 1-800-KEY@YOU®.

For business accounts, if you have questions, you can speak to your Relationship Manager or call us at 800-821-2829.

For clients using a TDD/TTY device, please call 1-800-539-8336.

KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 2-28-21	\$28,284.94
3 Additions	+6,038.95
4 Subtractions	-2,383.00
Ending balance 3-31-21	\$31,940.89

Additions

Deposits	Date	Serial #	Source	
	3-2		Mobile Check Deposit	\$538.95
	3-2		Mobile Check Deposit	5,000.00
	3-3		ACH,Blake Schmidt Ck Popmoney Blake Schmidt	500.00
			Total additions	\$6,038.95



Business Banking Statement
March 31, 2021
page 2 of 3

██████████ 8747

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	3-9		Aliexpress San Mateo CA USA	\$147.22
	3-9		Aliexpress San Mateo CA USA	929.79
	3-23		Newegg Inc 8003901119 CA USA	755.99
	3-24		Wise New York NY USA	550.00
Total subtractions				\$2,383.00



CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

**KeyBank
Customer Disputes
NY-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12206**

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV	- Transfer to Savings Account
XFER FROM SAV	- Transfer from Savings Account
XFER TO CKG	- Transfer to Checking Account
XFER FROM CKG	- Transfer from Checking Account
PMT TO CR CARD	- Payment to Credit Card
ADV CR CARD	- Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101- 4825.

In your letter, give us the following information:

- **Account Information :** Your name and account number.
- **Dollar Amount :** The dollar amount of the suspected error.
- **Description of the Problem :** If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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Cleveland, Ohio 44101-4518

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	Check # or Date	Amount		
	TOTAL →		\$	
	5	List any deposits from your check register that are <i>not</i> shown on your statement.		
Date		Amount		
TOTAL →		\$		
6	Enter ending balance shown on your statement.			
	\$			
7	Add 5 and 6 and enter total here.			
	\$			
8	Enter total from 4.			
	\$			
9	Subtract 8 from 7 and enter difference here.			
	\$			
This amount should agree with your check register balance.				
TOTAL →		\$		





KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
February 28, 2021
page 1 of 2

8747

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HUMAN PHENOME DIVERSITY FOUNDATION
26845 CHAPEL HILL DR
NORTH OLMSTED OH 44070-1817

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Access your available accounts, transfer funds and view your transactions right from your PC.

KeyBank Basic Business Checking 350231018747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 1-31-21	\$28,770.37
1 Subtraction	-485.43
Ending balance 2-28-21	\$28,284.94

Subtractions

Withdrawals Date	Serial #	Location	
2-1		Clev Cleveland OH USA	\$485.43
Total subtractions			\$485.43

CUSTOMER ACCOUNT DISCLOSURES

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
	TOTAL →		\$
6	Enter ending balance shown on your statement.		
	\$		
	TOTAL →		\$
7	Add 5 and 6 and enter total here.		
	\$		
	TOTAL →		\$
8	Enter total from 4.		
	\$		
	TOTAL →		\$
9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
This amount should agree with your check register balance.			



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
January 31, 2021
page 1 of 2

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 12-31-20	\$7,005.06
1 Addition	+25,000.00
8 Subtractions	-3,234.69
Ending balance 1-31-21	\$28,770.37

Additions

<u>Deposits</u>	<u>Date</u>	<u>Serial #</u>	<u>Source</u>	
	1-14		Deposit Branch 0031 Ohio	\$25,000.00
Total additions				\$25,000.00

Subtractions

<u>Withdrawals</u>	<u>Date</u>	<u>Serial #</u>	<u>Location</u>	
1-4			Paypal *Pifferrd ██████████ 7733 CA USA	\$792.48
1-5			Uber Trip 8005928996 CA USA	11.67
1-5			Uber Trip 8005928996 CA USA	12.48
1-7			Amzn Mktp DE*Mj Amazon.DE Lux Lux	2,225.51
1-7			Foreign Transaction Fee	66.76
1-7			Amzn Mktp DE Amazon.DE WA USA	41.75
1-8			Google*Google S Internet CA USA	2.14
1-15			Shinto Westlake Westlake OH USA	81.90
Total subtractions				\$3,234.69

CUSTOMER ACCOUNT DISCLOSURES

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
	TOTAL →		\$
6	Enter ending balance shown on your statement.		
	\$		
	TOTAL →		\$
7	Add 5 and 6 and enter total here.		
	\$		
	TOTAL →		\$
8	Enter total from 4.		
	\$		
	TOTAL →		\$
9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
This amount should agree with your check register balance.			



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
December 31, 2020
page 1 of 2

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 11-30-20	\$7,459.88
10 Subtractions	-454.82
Ending balance 12-31-20	\$7,005.06

Subtractions

Withdrawals Date	Serial #	Location	
12-4		Uber Trip 8005928996 CA USA	\$31.54
12-4		Uber Trip 8005928996 CA USA	10.91
12-4		Uber Trip 8005928996 CA USA	30.18
12-8		Google *Google 650-253-0000 CA USA	2.14
12-18		Uber Trip 8005928996 CA USA	39.99
12-18		Wild Mango Rest North Olmsted OH USA	123.28
12-18		Uber Trip 8005928996 CA USA	30.13
12-30		Uber Trip 8005928996 CA USA	39.32
12-30		Uber Trip 8005928996 CA USA	36.61
12-30		Wild Mango Rest North Olmsted OH USA	110.72
		Total subtractions	\$454.82

CUSTOMER ACCOUNT DISCLOSURES

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	Check # or Date	Amount	
	TOTAL →		\$
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	Date	Amount	
TOTAL →		\$	
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	\$		
7	Add 5 and 6 and enter total here.		
	\$		
8	Enter total from 4.		
	\$		
9	Subtract 8 from 7 and enter difference here.		
	\$		
This amount should agree with your check register balance.			



KeyBank
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Business Banking Statement
November 30, 2020
page 1 of 2

██████████ 8747

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 10-31-20	\$8,426.85
1 Addition	+647.16
13 Subtractions	-1,614.13
Ending balance 11-30-20	\$7,459.88

Additions

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	11-24		Mobile Check Deposit	\$647.16
Total additions				\$647.16

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	11-6		Uber Trip 8005928996 CA USA	\$30.70
	11-6		Uber Trip 8005928996 CA USA	78.52
	11-6		Uber Trip 8005928996 CA USA	80.00
	11-9		Google*Google S Internet CA USA	2.14
	11-9		Newegg Inc 8003901119 CA USA	107.99
	11-12		Lenovo 919-2942905 NC USA	961.19
	11-23		Uber Trip 8005928996 CA USA	38.29
	11-23		Microsoft*Store Msbill.Info WA USA	106.92
	11-23		Uber Trip 8005928996 CA USA	32.90
	11-24		Bestbuycom80637 888-Bestbuy MN USA	25.90
	11-24		Bestbuycom80637 888-Bestbuy MN USA	118.79
	11-24		Ascomp Software Ascomp.DE Deu Deu	29.90
	11-24		Foreign Transaction Fee	0.89
Total subtractions				\$1,614.13

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CUSTOMER ACCOUNT DISCLOSURES

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV	- Transfer to Savings Account
XFER FROM SAV	- Transfer from Savings Account
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XFER FROM CKG	- Transfer from Checking Account
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Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

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	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
	TOTAL →		\$
6	Enter ending balance shown on your statement.		
	\$		
	TOTAL →		\$
7	Add 5 and 6 and enter total here.		
	\$		
	TOTAL →		\$
8	Enter total from 4.		
	\$		
	TOTAL →		\$
9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
This amount should agree with your check register balance.			



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
October 31, 2020
page 1 of 2

██████████ 8747

31 T 23 00000 R EM AO
HUMAN PHENOME DIVERSITY FOUNDATION
26845 CHAPEL HILL DR
NORTH OLMSTED OH 44070-1817

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 9-30-20	\$9,705.90
8 Subtractions	-1,279.05
Ending balance 10-31-20	\$8,426.85

Subtractions

Withdrawals Date	Serial #	Location	
10-8		Google*Google S Internet CA USA	\$2.14
10-13		Paypal *Pifford ██████████ 7733 CA USA	108.33
10-13		Uber Trip 8005928996 CA USA	34.52
10-13		Simply.Com Skanderborg Dnk Dnk	57.02
10-13		Foreign Transaction Fee	1.71
10-13		Crocker Park BI Westlake OH USA	81.12
10-13		Uber Trip 8005928996 CA USA	23.33
10-22		Aliexpress San Mateo CA USA	970.88
		Total subtractions	\$1,279.05

CUSTOMER ACCOUNT DISCLOSURES

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
TOTAL →		\$	
6	Enter ending balance shown on your statement.		
	\$		
7	Add 5 and 6 and enter total here.		
	\$		
8	Enter total from 4.		
	\$		
9	Subtract 8 from 7 and enter difference here.		
	\$		
This amount should agree with your check register balance.			
TOTAL →		\$	



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
September 30, 2020
page 1 of 2

██████████ 8747

31 T 23 00000 R EM AO
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HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 8-31-20	\$12,322.58
1 Addition	+2.22
14 Subtractions	-2,618.90
Ending balance 9-30-20	\$9,705.90

Additions

<u>Deposits</u>	<u>Date</u>	<u>Serial #</u>	<u>Source</u>	
	9-10		Rbt Red Lobster Easysavings NY USA	\$2.22
Total additions				\$2.22

Subtractions

<u>Withdrawals</u>	<u>Date</u>	<u>Serial #</u>	<u>Location</u>	
	9-4		Uber Trip 8005928996 CA USA	\$4.73
	9-4		Uber Trip 8005928996 CA USA	32.83
	9-8		Paypal *Pifferrd ██████████ 7733 CA USA	365.57
	9-8		Uber Trip 8005928996 CA USA	71.53
	9-8		Best Buy 0 Mayfield Heig OH USA	313.19
	9-8		Red Lobster 632 North Olmsted OH USA	55.44
	9-8		Google*Google S Internet CA USA	2.14
	9-10		Paypal *Survee ██████████ 7733 CA USA	1,222.19
	9-21		Paypal *Pifferrd ██████████ 7733 CA USA	211.22
	9-21		Uber Trip 8005928996 CA USA	77.99
	9-28		Paypal *Pifferrd ██████████ 7733 CA USA	134.03
	9-28		Wholefids Ctr 10 University Ht OH USA	59.67
	9-28		Uber Trip 8005928996 CA USA	36.51
	9-28		Uber Trip 8005928996 CA USA	31.86
Total subtractions				\$2,618.90

CUSTOMER ACCOUNT DISCLOSURES

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
TOTAL →		\$	
6	Enter ending balance shown on your statement.		
	\$		
7	Add 5 and 6 and enter total here.		
	\$		
8	Enter total from 4.		
	\$		
9	Subtract 8 from 7 and enter difference here.		
	\$		
This amount should agree with your check register balance.			
TOTAL →		\$	



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
August 31, 2020
page 1 of 2

██████████ 8747

31 T 23 00000 R EM AO
HUMAN PHENOME DIVERSITY FOUNDATION
26845 CHAPEL HILL DR
NORTH OLMSTED OH 44070-1817

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 7-31-20	\$13,629.07
1 Addition	+121.41
4 Subtractions	-1,427.90
Ending balance 8-31-20	\$12,322.58

Additions

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	8-28		Internet Trf Fr DDA 0000356921779522 0101	\$121.41
Total additions				\$121.41

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	8-6		Paypal *Piffard ██████████ 7733 CA USA	\$314.12
	8-28		Clev Cleveland OH USA	433.98
	8-31		Prolific Ox4 1Aw, Lnd Gbr	660.00
	8-31		Foreign Transaction Fee	19.80
Total subtractions				\$1,427.90



page 2 of 2

CUSTOMER ACCOUNT DISCLOSURES

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IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below*, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV	- Transfer to Savings Account
XFER FROM SAV	- Transfer from Savings Account
XFER TO CKG	- Transfer to Checking Account
XFER FROM CKG	- Transfer from Checking Account
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IMPORTANT LINE OF CREDIT INFORMATION

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CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

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- The “Service charges”, if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have *not* already entered.
- The “Interest earned” shown on your statement, if any.

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.	
	Check # or Date	Amount
	TOTAL → \$	
5	List any deposits from your check register that are <i>not</i> shown on your statement.	
	Date	Amount
	TOTAL → \$	
6	Enter ending balance shown on your statement.	
	\$	
	TOTAL → \$	
7	Add 5 and 6 and enter total here.	
	\$	
	TOTAL → \$	
8	Enter total from 4.	
	\$	
	TOTAL → \$	
9	Subtract 8 from 7 and enter difference here.	
	\$	
	This amount should agree with your check register balance.	



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
July 31, 2020
page 1 of 2

██████████ 8747

31 T 23 00000 R EM AO
HUMAN PHENOME DIVERSITY FOUNDATION
26845 CHAPEL HILL DR
NORTH OLMSTED OH 44070-1817

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 6-30-20	\$14,040.08
4 Subtractions	-411.01
Ending balance 7-31-20	\$13,629.07

Subtractions

Withdrawals	Date	Serial #	Location	
	7-13		Morton'S Clevel Cleveland OH USA	\$279.99
	7-13		Uber Trip 8005928996 CA USA	19.97
	7-13		Internet Trf To DDA 0000350312029647 0101	50.20
	7-14		Expresstaxexemp 7048392321 SC USA	60.85
			Total subtractions	\$411.01

CUSTOMER ACCOUNT DISCLOSURES

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.			
	Check # or Date	Amount		
	TOTAL →		\$	
	5	List any deposits from your check register that are <i>not</i> shown on your statement.		
Date		Amount		
TOTAL →		\$		
6	Enter ending balance shown on your statement.			
	\$			
7	Add 5 and 6 and enter total here.			
	\$			
8	Enter total from 4.			
	\$			
9	Subtract 8 from 7 and enter difference here.			
	\$			
This amount should agree with your check register balance.				
TOTAL →		\$		



KeyBank
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Cleveland, OH 44101-5885

Business Banking Statement
June 30, 2020
page 1 of 2

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HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 5-31-20	\$12,846.35
1 Addition	+1,563.56
4 Subtractions	-369.83
Ending balance 6-30-20	\$14,040.08

Additions

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	6-1		Mobile Check Deposit	\$1,563.56
Total additions				\$1,563.56

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	6-4		Paypal *Pifferd ██████████ 7733 CA USA	\$159.64
	6-5		Uber Trip 8005928996 CA USA	48.21
	6-5		Uber Trip 8005928996 CA USA	58.78
	6-29		Paypal *Ljlaske ██████████ 7733 CA USA	103.20
Total subtractions				\$369.83

CUSTOMER ACCOUNT DISCLOSURES

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	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
	TOTAL →		\$
6	Enter ending balance shown on your statement.		
	\$		
	TOTAL →		\$
7	Add 5 and 6 and enter total here.		
	\$		
	TOTAL →		\$
8	Enter total from 4.		
	\$		
	TOTAL →		\$
9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
This amount should agree with your check register balance.			



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
May 31, 2020
page 1 of 3

██████████ 8747

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HUMAN PHENOME DIVERSITY FOUNDATION
26845 CHAPEL HILL DR
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HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 4-30-20	\$11,162.76
2 Additions	+1,952.05
5 Subtractions	-228.46
Net fees and charges	-40.00
Ending balance 5-31-20	\$12,846.35

Additions

Deposits	Date	Serial #	Source	
	5-4	755	Internat Wire Dp Paul Lyngskjold	3644 \$952.05
	5-4	2131	Wire Deposit Bruce Lahn	7778 1,000.00
Total additions				\$1,952.05

Subtractions

Withdrawals	Date	Serial #	Location	
	5-11		Kinguin.Net Warszawa Pol	\$39.33
	5-11		Foreign Transaction Fee	1.17
	5-27		Paypal *Pifferd ██████████ 7733 CA USA	108.19
	5-29		Uber Trip 8005928996 CA USA	45.89
	5-29		Uber Trip 8005928996 CA USA	33.88
Total subtractions				\$228.46

Fees and charges

Date		Quantity	Unit Charge	
5-4-20	Incoming International Wire Fee	1	20.00	-\$20.00

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Business Banking Statement
May 31, 2020
 page 2 of 3

[REDACTED] 8747

**Fees and
charges**
(con't)

Date		Quantity	Unit Charge	
5-4-20	Fedwire Service Charge	1	20.00	-20.00
Fees and charges assessed this period				-\$40.00

Account messages

Coming Soon: Increase to funds available when certain holds are placed on deposits. Federal regulations determine the amounts that banks must make available to you when certain holds are placed on your deposits. These amounts are being adjusted for inflation. Beginning on or before June 20, 2020 our Funds Availability Policy will be updated as follows:

- * *Case-by-case holds: \$225 (up from \$200) will be available for withdrawal the next business day after the day of your deposit.*
- * *Large deposit exception holds: The first \$5,525 (up from \$5,000) will be available the next business day after the day of your deposit.*
- * *New account exception holds: \$5,525 (up from \$5,000) of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions.*



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NY-31-17-0128
17 Corporate Woods Blvd
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page 3 of 3

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	TOTAL →		\$	
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Date		Amount		
TOTAL →		\$		
6	Enter ending balance shown on your statement.			
	\$			
7	Add 5 and 6 and enter total here.			
	\$			
8	Enter total from 4.			
	\$			
9	Subtract 8 from 7 and enter difference here.			
	\$			
This amount should agree with your check register balance.				
TOTAL →		\$		





KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
April 30, 2020
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HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 3-31-20	\$12,231.92
1 Addition	+500.00
4 Subtractions	-1,569.16
Ending balance 4-30-20	\$11,162.76

Additions

<u>Deposits</u>	<u>Date</u>	<u>Serial #</u>	<u>Source</u>	
	4-29		Internet Trf Fr DDA 0000350312029647 0101	\$500.00
Total additions				\$500.00

Subtractions

<u>Withdrawals</u>	<u>Date</u>	<u>Serial #</u>	<u>Location</u>	
	4-9		Newegg Inc 8003901119 CA USA	\$1,132.92
	4-17		Uber Trip 8005928996 CA USA	36.17
	4-20		Uber Trip 8005928996 CA USA	34.53
	4-20		Paypal *Pifferrd ██████████ 7733 CA USA	365.54
Total subtractions				\$1,569.16

CUSTOMER ACCOUNT DISCLOSURES

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
	TOTAL →		\$
6	Enter ending balance shown on your statement.		
	\$		
	TOTAL →		\$
7	Add 5 and 6 and enter total here.		
	\$		
	TOTAL →		\$
8	Enter total from 4.		
	\$		
	TOTAL →		\$
9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
This amount should agree with your check register balance.			



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Business Banking Statement
March 31, 2020
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HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 2-29-20	\$12,599.63
3 Subtractions	-367.71
Ending balance 3-31-20	\$12,231.92

Subtractions

Withdrawals	Date	Serial #	Location	
	3-23		Uber Trip 8005928996 CA USA	\$38.07
	3-23		Uber Trip 8005928996 CA USA	28.33
	3-30		Newegg Inc 8003901119 CA USA	301.31
			Total subtractions	\$367.71

CUSTOMER ACCOUNT DISCLOSURES

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
	TOTAL →		\$
6	Enter ending balance shown on your statement.		
	\$		
	TOTAL →		\$
7	Add 5 and 6 and enter total here.		
	\$		
	TOTAL →		\$
8	Enter total from 4.		
	\$		
	TOTAL →		\$
9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
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Business Banking Statement
February 29, 2020
page 1 of 2

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Beginning balance 1-31-20	\$12,599.63
Ending balance 2-29-20	\$12,599.63



page 2 of 2

CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below*, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV	- Transfer to Savings Account
XFER FROM SAV	- Transfer from Savings Account
XFER TO CKG	- Transfer to Checking Account
XFER FROM CKG	- Transfer from Checking Account
PMT TO CR CARD	- Payment to Credit Card
ADV CR CARD	- Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101- 4825.

In your letter, give us the following information:

- **Account Information :** Your name and account number.
- **Dollar Amount :** The dollar amount of the suspected error.
- **Description of the Problem :** If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

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Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively “advances”) from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the “Average Daily Balance” of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

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	Check # or Date	Amount		
	TOTAL →		\$	
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Date		Amount		
TOTAL →		\$		
6	Enter ending balance shown on your statement.			
	\$			
7	Add 5 and 6 and enter total here.			
	\$			
8	Enter total from 4.			
	\$			
9	Subtract 8 from 7 and enter difference here.			
	\$			
This amount should agree with your check register balance.				
TOTAL →		\$		



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
January 31, 2020
page 1 of 2

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HUMAN PHENOME DIVERSITY FOUNDATION
26845 CHAPEL HILL DR
NORTH OLMSTED OH 44070-1817

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HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 12-31-19	\$15,662.58
3 Subtractions	-3,032.95
Net fees and charges	-30.00
Ending balance 1-31-20	\$12,599.63

Subtractions

Withdrawals Date	Serial #	Location	
1-7	5368	Wire Withdrawal Emil Ole William 2165	\$2,000.00
1-17		Clev Cleveland OH USA	466.70
1-24		Paypal *Lovecec ██████████7733 CA USA	566.25
Total subtractions			\$3,032.95

Fees and charges

Date		Quantity	Unit Charge	
1-7-20	Fedwire Service Charge	1	30.00	-\$30.00
Fees and charges assessed this period				-\$30.00

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	Check # or Date	Amount
	TOTAL →	

5	List any deposits from your check register that are <i>not</i> shown on your statement.	
	Date	Amount
TOTAL →		\$

6	Enter ending balance shown on your statement.	
	\$	

7	Add 5 and 6 and enter total here.	
	\$	

8	Enter total from 4.	
	\$	

9	Subtract 8 from 7 and enter difference here.	
	\$	

This amount should agree with your check register balance.		
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KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
December 31, 2019
page 1 of 2

██████████ 18747

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KeyBank Basic Business Checking ██████████ 8747
HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 11-30-19	\$690.00
1 Addition	+15,000.00
2 Subtractions	-27.42
Ending balance 12-31-19	\$15,662.58

Additions

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	12-18		Deposit Branch 0023 Ohio	\$15,000.00
Total additions				\$15,000.00

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-26		Unoeuro Danmark Skanderborg Dnk Dnk	\$26.63
	12-26		Foreign Transaction Fee	0.79
Total subtractions				\$27.42

CUSTOMER ACCOUNT DISCLOSURES

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
	TOTAL →		\$
6	Enter ending balance shown on your statement.		
	\$		
	TOTAL →		\$
7	Add 5 and 6 and enter total here.		
	\$		
	TOTAL →		\$
8	Enter total from 4.		
	\$		
	TOTAL →		\$
9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
This amount should agree with your check register balance.			



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
November 30, 2019
page 1 of 2

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HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 10-31-19	\$2,650.00
2 Subtractions	-1,885.00
Net fees and charges	-75.00
Ending balance 11-30-19	\$690.00

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	11-1	7792	Wire Withdrawal Emil Ole William 2165	\$1,460.00
	11-25	5357	Internat Wire Wd Shameem Younusku 2521	425.00
Total subtractions				\$1,885.00

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
11-1-19	Fedwire Service Charge	1	30.00	-\$30.00
11-25-19	Outgoing International Wire Fee	1	45.00	-45.00
Fees and charges assessed this period				-\$75.00

CUSTOMER ACCOUNT DISCLOSURES

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	Check # or Date	Amount	
	TOTAL →		\$
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	Date	Amount	
TOTAL →		\$	
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	\$		
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	\$		
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	\$		
9	Subtract 8 from 7 and enter difference here.		
	\$		
This amount should agree with your check register balance.			
TOTAL →		\$	



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
October 31, 2019
page 1 of 2

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HUMAN PHENOME DIVERSITY FOUNDATION

Beginning balance 9-30-19	\$3,400.00
1 Subtraction	-750.00
Ending balance 10-31-19	\$2,650.00

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	10-7		Withdrawal Branch 0023 Ohio	\$750.00
Total subtractions				\$750.00



page 2 of 2

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Enter into your check register and **ADD:**

- Deposits or other credits shown on your statement that you have *not* already entered.
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						TOTAL → \$	
				6		Enter ending balance shown on your statement.	
						\$	
				7		Add 5 and 6 and enter total here.	
						\$	
				8		Enter total from 4.	
						\$	
				9		Subtract 8 from 7 and enter difference here.	
						\$	
						This amount should agree with your check register balance.	
TOTAL →		\$					



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Business Banking Statement
September 30, 2019
page 1 of 2

██████████ 8747

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Beginning balance 8-31-19	\$25.00
2 Additions	+6,445.00
1 Subtraction	-3,000.00
Net fees and charges	-70.00
Ending balance 9-30-19	\$3,400.00

Additions

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	9-11	2839	Wire Deposit Ulster Institute 9321	\$4,970.00
	9-23	4207	Wire Deposit Ulster Institute 9321	1,475.00
Total additions				\$6,445.00

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	9-18	11036	Wire Withdrawal Emil Kirkegaard 2165	\$3,000.00
Total subtractions				\$3,000.00

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
9-11-19	Fedwire Service Charge	1	20.00	-\$20.00
9-18-19	Fedwire Service Charge	1	30.00	-30.00
9-23-19	Fedwire Service Charge	1	20.00	-20.00
Fees and charges assessed this period				-\$70.00

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8	Enter total from 4.	
	\$	

9	Subtract 8 from 7 and enter difference here.	
	\$	

This amount should agree with your check register balance.		
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